

Certificate Number: .01267-TXN-CC-004008357**CERTIFICATE OF COUNSELING**I CERTIFY that on May 15, 2008, at 12:12 o'clock PM CDIRalph L Crum received fromMoney Management International, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Texas, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of
the debt repayment plan is attached to this certificateThis counseling session was conducted by telephoneDate: May 15, 2008By /s/Ashley LowranceName Ashley LowranceTitle Counselor I

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).